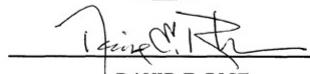


Signed: February 28, 2012

SO ORDERED




DAVID E. RICE
U.S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

Baltimore Division

**In re: Clifford and Janet Hoskins,
Debtors.**

**Case No. 11-30308
(Chapter 7)**

GE Money Bank,

Plaintiff,

v.

Adv. Proc. No. 12-00023

Janet L. Hoskins,

Defendant.

CONSENT JUDGMENT ORDER

THIS MATTER COMES before the Court on the Complaint of Plaintiff, GE Money Bank, to dischargeability of debt pursuant to §523 of the Bankruptcy Code; and

IT APPEARING TO THE COURT, upon certification of Plaintiff's counsel, that all necessary parties have endorsed this Order, evidencing their agreement to a resolution of this matter as set forth herein; it is therefore

ORDERED that the sum of \$4,196.00, due and owing by Janet L. Hoskins to GE Money Bank, together with costs in the amount of \$293.00 be, and hereby is, deemed non-dischargeable. The non-dischargeable amount may be settled by payment in the amount of Two Thousand Five Hundred and 00/100 Dollars, said payment to be made by Janet L. Hoskins no later than March 1, 2012. Payment is to reference account number XXXXXXXX-9819, and should be mailed to The Fitzpatrick Law Office, P.C., 4118 Leonard Drive, Suite 200, Fairfax, Virginia 22030. In the event Janet L. Hoskins fails to make said payment within ten (10) days of its due date, GE Money Bank, with written notice to Janet L. Hoskins allowing ten days to cure such default, may exercise its rights available under state law (including claims for attorney's fees and interest) to collect the full non-dischargeable amount, as set forth above.

WE ASK FOR THIS:

**KEVIN M. FITZPATRICK
4118 Leonard Drive, Suite 200
Fairfax, Virginia 22030
(703) 352 7150**

**By: /s/ Kevin M. Fitzpatrick
Kevin M. Fitzpatrick
Counsel for GE Money Bank**

SEEN AND AGREED:

**/s/ Daniel Scott Rosefelt
Daniel Scott Rosefelt
Rosfelt Law Firm, PA
7315 Wisconsin Ave
Suite 925
Bethesda, MD 20814
Counsel for Janet L. Hoskins**

CERTIFICATE OF ENDORSEMENT

This is to certify that all parties to Plaintiff GE Money Bank's Complaint Objecting to

Discharge of Debt have endorsed the Consent Order attached hereto, and that the terms of the copy of the Order submitted to the Court are identical to those set forth in the original Order; and that the signatures represented by the /s/ _____ on this copy reference the signatures of parties on the original Order.

/s/ Kevin M. Fitzpatrick
Kevin M. Fitzpatrick

cc: All Parties

END OF ORDER